

In re:
Christine R. DeFrancesco
Debtor

Case No. 23-12139-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 26, 2023

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db	+ Christine R. DeFrancesco, 4 Ashwood Lane, Norristown, PA 19403-1714
14800176	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14800188	+ Dominic C. DeFrancesco, 4 Ashwood Lane, Norristown, PA 19403-1714
14818419	+ TD BANK USA, N.A., C/O Weinstein & Riley, P.S., 1415 Western Ave. Suite 700, Seattle, WA 98101-2051
14802208	+ The Bank of New York, C/O Mark A. Cronin, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14800179	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2023 00:43:48	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14800180	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 27 2023 00:43:45	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14803662	+ Email/PDF: ebn_ais@aisinfo.com	Oct 27 2023 00:42:57	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14800181	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 27 2023 00:43:54	Care Credit/GEMB, P.O. Box 981439, El Paso, TX 79998-1439
14800182	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2023 00:42:22	Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
14800183	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 27 2023 00:31:00	Comenity Bank, Attn: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14800184	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 27 2023 00:31:00	Comenity Capital/BJs, Attn.: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14800185	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 27 2023 00:31:00	Comenity Capital/Boscovs, Attn.: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14800186	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 27 2023 00:31:00	Comenity Capital/Ulta, Attn.: Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14800187	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 27 2023 01:01:36	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
14800189	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 27 2023 00:42:19	First Premier Bank, Attn: Bankruptcy, P.O. Box 5524, Sioux Falls, SD 57117-5524
14800178	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Oct 27 2023 00:32:00	Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14800190	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 27 2023 00:32:00	Genesis FS Card Services, P.O. Box 4477,

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			Beaverton, OR 97076-4401
14800191	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 27 2023 00:31:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14818327	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2023 00:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14800192	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 27 2023 00:31:00	Kohls/Capital One, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
14810112	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2023 00:42:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14800193	+ Email/Text: Documentfiling@lciinc.com	Oct 27 2023 00:31:00	Lending Club, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14816187	+ Email/Text: Documentfiling@lciinc.com	Oct 27 2023 00:31:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
14806548	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2023 00:43:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14800194	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 27 2023 00:43:46	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14800195	Email/Text: PHILAW@weltman.com	Oct 27 2023 00:31:00	Michael J. Dougherty, Esquire, Weltman Weinberg & Reis Co. LPA, 170 S. Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334
14814062	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 27 2023 00:32:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14800196	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2023 00:32:00	PA Department of Revenue, Commonwealth of Pennsylvania, Bankruptcy Div., Dept. 280946, Harrisburg, PA 17128-0496
14814779	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2023 00:43:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14818373	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 27 2023 00:32:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14800197	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2023 00:42:22	Resurgent Capital Services, Attn: Bankruptcy, P.O. Box 10497, Greenville, SC 29603-0497
14800198	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 27 2023 00:32:00	Select Portfolio Servicing, Inc., Attn.: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250
14800199	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 27 2023 00:43:54	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14800200	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 27 2023 00:42:18	Synchrony Bank/Old Navy, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14800201	+ Email/Text: bncmail@w-legal.com	Oct 27 2023 00:31:00	TD Bank USA, N.A., c/o Financial & Retail Services, Mailstop BT, P.O. Box 9475, Minneapolis, MN 55440-9475
14804077	+ Email/Text: RASEBN@raslg.com	Oct 27 2023 00:31:00	The Bank of New York Mellon, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14804426	+ Email/Text: RASEBN@raslg.com	Oct 27 2023 00:31:00	The Bank of New York Mellon, C/O Cristina DiGiannantonio, 13010 Morris Road, Ste. 450, Alpharetta GA 30004-2001
14818513	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 27 2023 00:32:00	The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14801915	^ MEBN	Oct 27 2023 00:22:04	The Bank of New York Mellon, as trustee, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14800177	*+	Christine R. DeFrancesco, 4 Ashwood Lane, Norristown, PA 19403-1714

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFISKY	on behalf of Debtor Christine R. DeFrancesco spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r112243@notify.bestcase.com
MARK A. CRONIN	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2006-11 bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2006-11 mimcgowan@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Christine R. DeFrancesco

Debtor(s)

Chapter: 13

Bankruptcy No: 23-12139-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this October 25, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge, United States Bankruptcy Court